

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Richard L. McKown  
Debtor

Case No. 18-61969-rk  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0647-6

User: dhaid  
Form ID: 309I

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Sep 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2018.

tr +Toby L. Rosen, Toby L. Rosen, Trustee, 400 W Tuscarawas Street,  
Citizens Bank Bldg. 4th Floor, Canton, OH 44702-2044  
25670237 Douglass & Associates Co LPA, 4725 Grayton Rd, Cleveland, OH 44135-2307  
25670242 OH Atty General, Attn Bankruptcy Staff, 150 E Gay St Fl 21, Columbus, OH 43215-3191  
25670243 OH Hlth MedCentral Hosp, PO Box 8135, Mansfield, OH 44901-8135  
25670244 PCB, 5500 New Albany Rd #200, New Albany, OH 43054-8704  
25670247 State of Ohio Dept of Taxation, 150 E Gay St Fl 21, Columbus, OH 43215-3191  
25670250 US Attorney - Columbus, 303 Marconi Blvd #200, Columbus, OH 43215-2326  
25670251 +US Attorney General, Main Justice Bldg, 10th & Constitution 5111,  
Washington, DC 20530-0001  
25670252 Weldon Huston & Keyser LLP, 76 N Mulberry St, Mansfield, OH 44902-1241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

db E-mail/PDF: mckown\_rd@yahoo.com Sep 27 2018 22:20:10 Richard L. McKown,  
1861 Mount Zion Road, Mansfield, OH 44903-7550  
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Sep 27 2018 22:21:13 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
25670230 EDI: ACCE.COM Sep 28 2018 02:03:00 Asset Acceptance Corp, PO Box 2036,  
Warren, MI 48090-2036  
25670231 EDI: BANKAMER.COM Sep 28 2018 02:08:00 Bank of America, PO Box 982235,  
El Paso, TX 79998-2235  
25670232 EDI: CAPITALONE.COM Sep 28 2018 02:08:00 Capital One Bank, PO Box 30285,  
Salt Lake City, UT 84130-0285  
25670233 +E-mail/Text: bankruptcy@cavps.com Sep 27 2018 22:22:47 Cavalry Portfolio Svcs,  
500 Summit Lake Dr, Valhalla, NY 10595-2322  
25670234 EDI: CHASE.COM Sep 28 2018 02:04:00 Chase Bank USA NA, PO Box 15298,  
Wilmington, DE 19850-5298  
25670236 EDI: DISCOVER.COM Sep 28 2018 02:04:00 Discover, PO Box 15316,  
Wilmington, DE 19850-5316  
25670235 E-mail/Text: kroscoe@drsohio.com Sep 27 2018 22:20:31 Debt Recovery Solutions of OH,  
PO Box 1307, Mansfield, OH 44901-1307  
25670238 EDI: HFC.COM Sep 28 2018 02:08:00 HSBC Bank Nevada, PO Box 2013,  
Buffalo, NY 14240-2013  
25670239 EDI: IRS.COM Sep 28 2018 02:08:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
25670240 E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Sep 27 2018 22:22:38 KeyBank, PO Box 94518,  
Cleveland, OH 44101-4518  
25670241 +E-mail/Text: rdavidson@mymechanics.com Sep 27 2018 22:21:32 Mechanics Bank, 2 S Main St,  
Mansfield, OH 44902-2985  
25670245 EDI: PRA.COM Sep 28 2018 02:03:00 Portfolio Recovery Associates LLC, 120 Corporate Blvd,  
Norfolk, VA 23502-4962  
25670246 +E-mail/Text: swildermuth@richlandcountyoh.us Sep 27 2018 22:23:33 Richland County Treasurer,  
50 Park Ave E, Mansfield, OH 44902-1895  
25670248 EDI: RMSC.COM Sep 28 2018 02:08:00 Synchrony Bank (Lowes), Attn Bankruptcy Dept,  
PO Box 965060, Orlando, FL 32896-5060  
25670249 EDI: RMSC.COM Sep 28 2018 02:08:00 Synchrony Bank (Sam's Club), Attn Bankruptcy Dept,  
PO Box 965060, Orlando, FL 32896-5060

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

Toby L. Rosen    trosen@chapter13canton.com,    trosen@ecf.epiqsystems.com

TOTAL: 1

**Information to identify the case:**

Debtor 1 **Richard L. McKown**

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First Name Middle Name Last Name

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Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

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United States Bankruptcy Court **Northern District of Ohio**

Case number: **18-61969-rk**

Social Security number or ITIN **xxx-xx-0301**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Date case filed for chapter **13 9/26/18**

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Richard L. McKown	
<b>2. All other names used in the last 8 years</b>	aka Glass Konnection	
<b>3. Address</b>	1861 Mount Zion Road Mansfield, OH 44903-7550	
<b>4. Debtor's attorney</b> Name and address	Richard L. McKown 1861 Mount Zion Road Mansfield, OH 44903-7550	Contact phone _____ Email: <b>None</b>
<b>5. Bankruptcy trustee</b> Name and address	Toby L. Rosen Toby L. Rosen, Trustee 400 W Tuscarawas Street Citizens Bank Bldg. 4th Floor Canton, OH 44702	Contact phone 330-455-2222
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> <a href="http://www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a>	United States Bankruptcy Court Ralph Regula U.S. Courthouse 401 McKinley Avenue SW Canton, OH 44702	Hours open 9:00 AM – 4:00 PM Contact phone 330-458-2120 Date: 9/27/18

**For more information, see page 2**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**  
**Richland County Law Library, Level 2, #9, 50**  
**Park Avenue East, Mansfield, OH 44902**

\*\*\* Valid photo identification required \*\*\*  
\*\*\* Proof of Social Security Number required \*\*\*

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Filing deadline: 1/4/19**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 12/5/18**

**Filing deadline: 3/25/19**

**Filing deadline: 7 days before the confirmation hearing date.**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately. The hearing on confirmation will be held on:  
**12/12/18 at 02:00 PM, Location: U.S. Bankruptcy Court, Courtroom, Ralph Regula U.S. Courthouse, 401 McKinley Ave SW, Canton, OH 44702**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.